IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number	:	09/779,950	Confirmation No.:	7569
Applicant	:	Nigel Knight *et al*		
Filed	:	February 9, 2001		
Title	:	INTERNATIONAL BANKING SYSTEM AND METHOD		
TC/Art Unit	:	3624		
Examiner:	:	Daniel S. Felten		
Docket No.	:	72167.000237		
Customer No.	:	**21967**		

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

PETITION FOR EXTENSION OF TIME AND
RESPONSE TO REQUIREMENT FOR INFORMATION UNDER 37 C.F.R. § 1.105

Sir:

PETITION FOR EXTENSION OF TIME

Applicants respectfully request a two-month extension of time under 37 C.F.R. § 1.136(a) for responding to the Requirement for Information mailed on August 11, 2005. Accordingly, the time for response will be extended up to and including December 12, 2005 (December 11, 2005 being a Sunday). A check in the amount of $450.00 is attached to cover extension of time fee. Applicants believe that no additional fee is required for the submission of this Response. However, in the event that the U.S. Patent and Trademark Office ("USPTO") requires an additional fee to enter this Response or to maintain the present application pending, please charge such fee to the undersigned's Deposit Account No. 50-0206.

12/13/2005 HALI11   00000105 09779950
01 FC:1252   450.00 OP

RESPONSE TO REQUIREMENT FOR INFORMATION UNDER 37 C.F.R. § 1.105

Responsive to the PTO correspondence mailed August 11, 2005, please find the following remarks.

REMARKS

These Remarks are in response to the Requirement for Information under 37 CFR § 1.105.

(1) Examiner has requested for a copy of any non-patent literature, published application or patent (US or foreign) by any of the inventors, or information that was used in the invention process, such as designing around or providing a solution to accomplish an invention result. The Examiner has requested the title, citation and copy of each publication that any of the applicants relied upon to develop the disclosed subject matter that describes the applicants' invention. In response, Applicants submit that through this Response and their submission under 37 CFR § 1.56, Applicants have presented all relevant material known and available. Beyond that, Applicants respectfully submit that any other information is not known and/or is not readily available from Applicants.

In cooperation with the Examiner's request, Applicants provide the following documentation that provides background information that should assist the Examiner in understanding the general technology. This information is submitted for background information only and was not relied upon by the Applicants during the inventive process.

"International Banking and Financial Market Developments," BIS Quarterly Review, February 2000.

"Managing Risks to the International Banking System," IMF Research Department Staff, Financial & Development, December 1996, pages 26-28.

"International Banking Law on the Threshold of the Twenty-First Century," Joseph J. Norton, Essays in International Financial & Economic Law, No. 1, July 1996.

The above documentation and additional information is concurrently submitted under 37 CFR § 1.56 pursuant to Applicants' duty to disclose.

(2) Examiner has requested a working prototype of the invention that can be tested by the Examiner. In response, Applicants provide the following:

Applicants are unable to provide a prototype that can be tested by the Examiner. The system is executed on the Assignee's internal platform, therefore a test version cannot be provided to the Examiner. The Assignee has multiple customers that have incorporated the claimed subject matter. However, due to business reasons, such information cannot be released. If the Examiner requires more information, the Examiner is invited to contact Applicants' representative who can discuss such matters in further detail over a telephone conversation.

(3) Examiner has requested trade names and providers of products or services in competition with the invention. Applicants provide the following:

While Applicants identify the following providers who may offer services or products in the same field, Applicant do not believe that any service or product offered by the following providers pre-dates Applicants' invention and therefore they do not qualify as valid prior art.

1. Citibank

2. Deutsche Bank

3. ABN AMRO

4. Hong Kong and Shanghai Bank (HSBC)

(4) Examiner has requested the true assignees. An executed assignment is concurrently filed with this Response. The Assignee is the Chase Manhattan Bank. Subsequent to the inventor's assignment, the Chase Manhattan Bank was the subject of a merger that resulted in what is now JPMorgan Chase Bank, N.A. Prosecution counsel expects to later file a change of name recordation including evidence of the merger.

CONCLUSION

In view of the foregoing response, it is respectfully submitted that this application is in condition for allowance. If the Examiner believes that prosecution and allowance of the application will be expedited through an interview, whether personal or telephonic, the Examiner is invited to telephone the undersigned with any suggestions leading to the favorable disposition of the application.

It is believed that no additional fees are due for filing this Response. However, the Director is hereby authorized to treat any current or future reply, requiring a petition for an extension of time for its timely submission as incorporating a petition for extension of time for the appropriate length of time. Applicants also authorize the Director to charge all required fees, fees under 37 C.F.R. §1.17, or all required extension of time fees, to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,
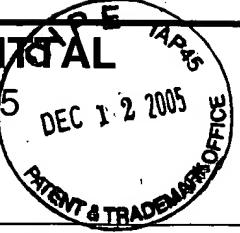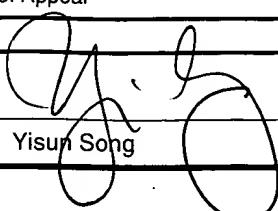
HUNTON & WILLIAMS LLP

By: _____
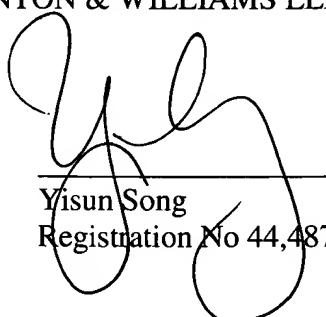
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Dated: December 12, 2005

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FEE TRANSMITTAL
For FY 2005

MAIL STOP

	Complete If Known
Application No.	09/779,950
Filing Date	February 9, 2001
First Named Inventor	Nigel KNIGHT et al.
Examiner Name	Daniel S. FELTON
Art Unit	3624
Attorney Docket No.	72167.000237

☐ Applicant claims small entity status. See 37 CFR 1.27

Total Amount Of Payment	($)

METHOD OF PAYMENT (check all that apply)

☒ Check   ☐ Credit Card   ☐ Money Order   ☐ None   ☐ Other (identify): _____

☒ Deposit Account   Deposit Account Number **50-0206**   Deposit Account Name : **Hunton & Williams LLP**

For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

☐ Charge fee(s) indicated below.   ☐ Charge fee(s) indicated below, **except for the filing fee**

☒ Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17   ☐ Credit any overpayments.

FEE CALCULATION

1. BASIC FILING, SEARCH AND EXAMINATION FEES

	FILING FEES		SEARCH FEES		EXAMINATION FEES		
		Small Entity		Small Entity		Small Entity	
Application Type	**Fee($)**	**Fee ($)**	**Fee($)**	**Fee ($)**	**Fee($)**	**Fee ($)**	**Fees Paid ($)**
Utility	300.00	150.00	500.00	250.00	200.00	100.00	
Design	200.00	100.00	100.00	50.00	130.00	65.00	
Plant	200.00	100.00	300.00	150.00	160.00	80.00	
Reissue	300.00	150.00	500.00	250.00	600.00	300.00	-
Provisional	200.00	100.00	0.00	0.00	0.00	0.00	

2. EXCESS CLAIMS FEES

| | | Highest | | | | Small | |
For	**Number Present**	**Number Paid For**	**Extra**	**Fees ($)**		**Entity Fee ($)**	**Fees Paid ($)**
Total Claims		20	0 x	50.00		25.00	
Independent Claims		3	0 x	200.00		100.00	
Multiple Dependent Claim				360.00		180.00	
Total Excess Claims Fees							

3. APPLICATION SIZE FEE (if the specification and drawings exceed 100 sheets of paper, the application size fee due is $250 ($125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).

Total Sheets	**Extra Sheets**	**No. of Each Additional 50 or Fraction Thereof**	**Fees ($)**	**Small Entity Fee ($)**	**Fees Paid ($)**
_____ - 100 =	_____ / 50 =	_____ (round up to a whole number) x	250.00	125.00	

4. OTHER FEE(S)

☐ Surcharge - late filing fee or oath	☐ Design Issue Fee
☐ Surcharge - late provisional filing fee or cover sheet	☐ Plant Issue Fee
☒ 2 Month Extension of Time	☐ Petition to Commissioner
☐ Submission of Information Disclosure Statement	☐ Petition to Revive (Unavoidable)
☐ Notice of Appeal	☐ Petition to Revive (Unintentional)
☐ Request for Oral Hearing	☐ Petitions Related to Provisional Applications
☐ Filing Brief in Support of Appeal	☐ Recording Each Patent Assignment Per Property

SUBMITTED BY

Signature		Registration No.	44,487	Telephone	202-955-1500
Typed or Printed Name	Yisun Song			Date	12/12/05